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Mail Stop AMENDMENT Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

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RE: U.S. Serial No. 10/032,588

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Amcndment and Reply (8 pgs.)

Thank you.

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Date: July 6, 2006

By

Neboah A. Mier

PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on April 6, 2006, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.